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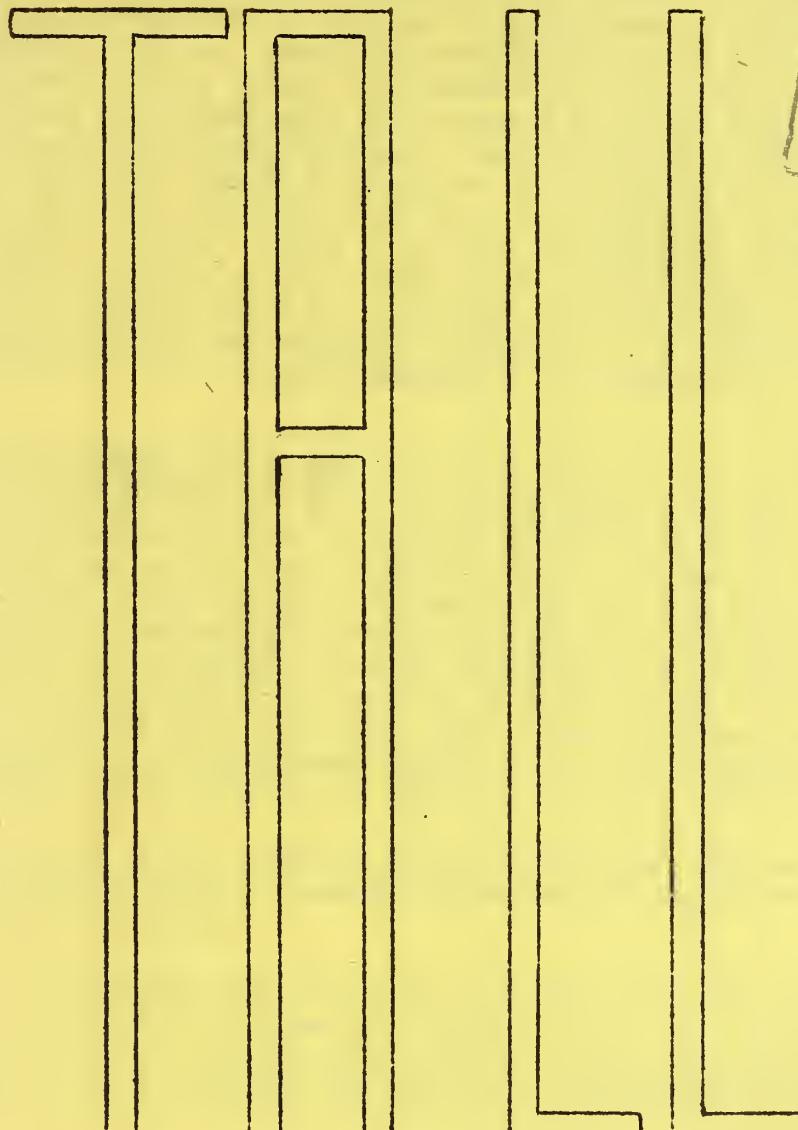


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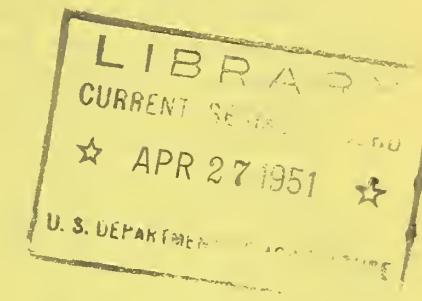
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# CORN NEWS

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(U.S.) FARMERS HOME ADMINISTRATION )  
5a (DES MOINES, IOWA)

NOVEMBER, 1950

CHAP. 10. — THE TERRITORIES.

100-1000

A LOOK AT TEXAS - A part of the State Director's recent vacation was spent in the State of Texas where, through the courtesy of the State Office, two days were spent in reviewing their program. The one thing that stood out most obvious was the similarity between the problems down there and here in Iowa, and the methods of solving those problems. The size of loans there in both FO and P&S are similar to those here in Iowa, also the size of borrowers' farms. Aside from cotton, the other improved practices for pastures, forage crops, soil and water conservation, better livestock, gardens, etc., that were being pushed by county supervisors would work just as well in Iowa as Texas. One report that would surprise any Iowan was that this year 54 FO borrowers had produced 100 bushels of corn or more per acre and a field at Texas A. & M. College was observed that made 143 bushels per acre. Could it be that their soil is better or that they are following better cultural practices? The experience was convincing that the FHA program there is just about the same as here, namely, making credit and supervision available to a family that is willing to work and that has sufficient soil resources available and satisfactory tenure arrangements.

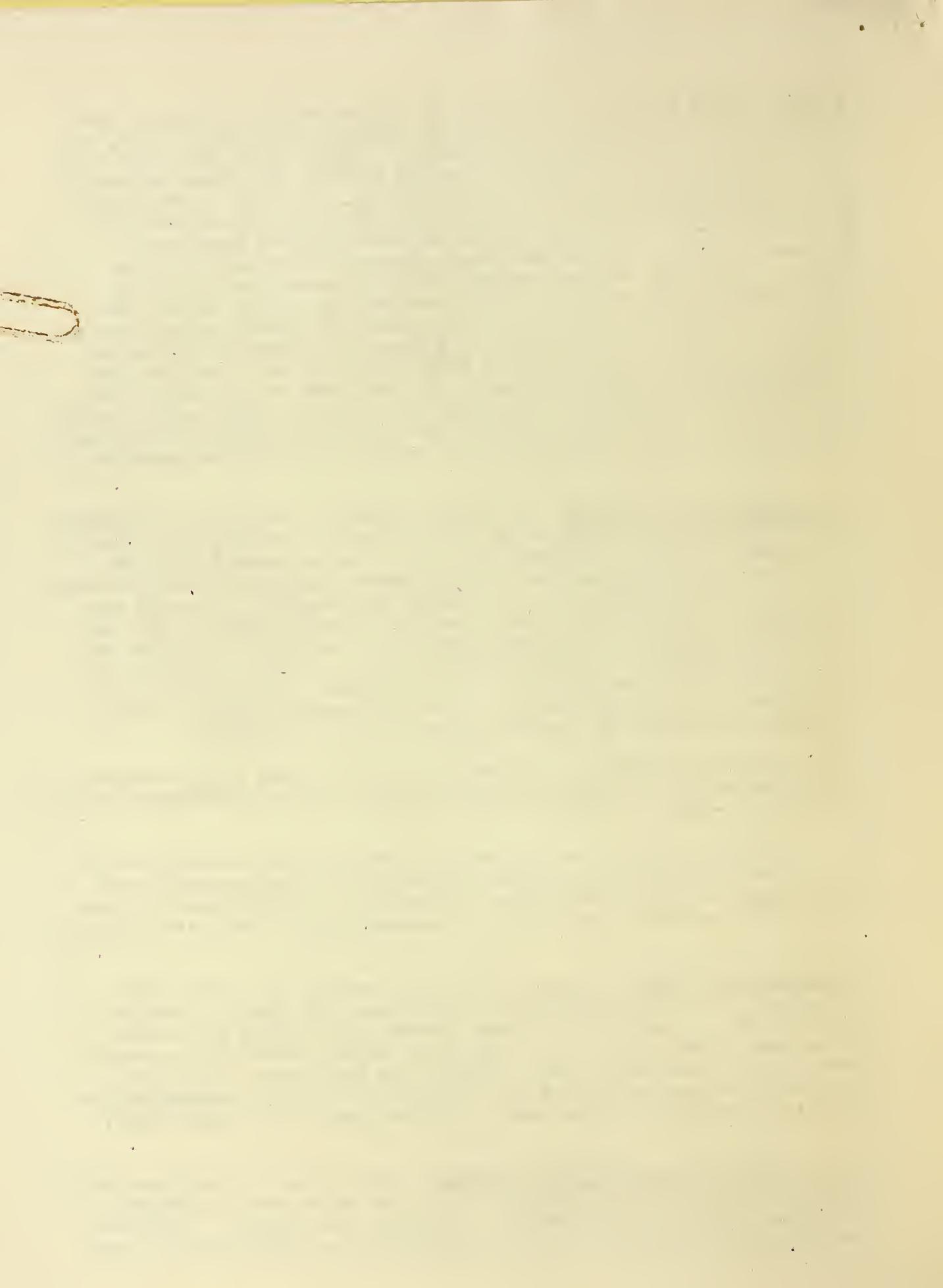
FO COLLECTIONS DOWN - P&S UP - While most states in the midwest are showing a percentage increase in the FO collections this year as compared to last, the comparable October 31 figures show Iowa to be below about 10%. P&S collections on the same comparable date, however, are running a little over 10% more. With the heavy collection period just beginning, it would seem that county supervisors should keep the FO collection program in mind and review each borrower's account very carefully to see that collections are made in line with the borrower's ability to pay. It will be recalled that for those FO loans made since 1945, Iowa's repayment record was next to the poorest in the midwest states in a national report made last spring. In fact, nearly 70% of the borrowers were not ahead of schedule.

'With a 10% dollar increase in P&S collections, the record is even better than the percentage increase indicates since the total of outstanding loans is less this year.

It is recognized that the needs of many new FO borrowers are great, but so is the need for building up a cushion in the form of prepayments to meet crop failures or other catastrophes. Crops and prices have generally been good so let's set about the business of improving the FO collection record.

REFRESHER COURSE MARCH 28, 29, 30 - The dates for the spring refresher course have been cleared with Iowa State College officials for March 28, 29 and 30, 1951. There was unanimous agreement last spring that such a meeting was of much value to the supervisors and an effort will be made to have a program that will be just as helpful as last year's. Since the details of the program will not be worked out for a while, suggestions for subjects to be covered are in order. In fact, they will be appreciated.

IOWA A LEADER IN INSURED MORTGAGE PROGRAM - Iowa was one of the three states this past fiscal year that exceeded the million dollar mark for insured mortgages. Only Texas and Wisconsin insured greater amounts. Percentage-wise, however, according to the funds available, Iowa didn't look so good

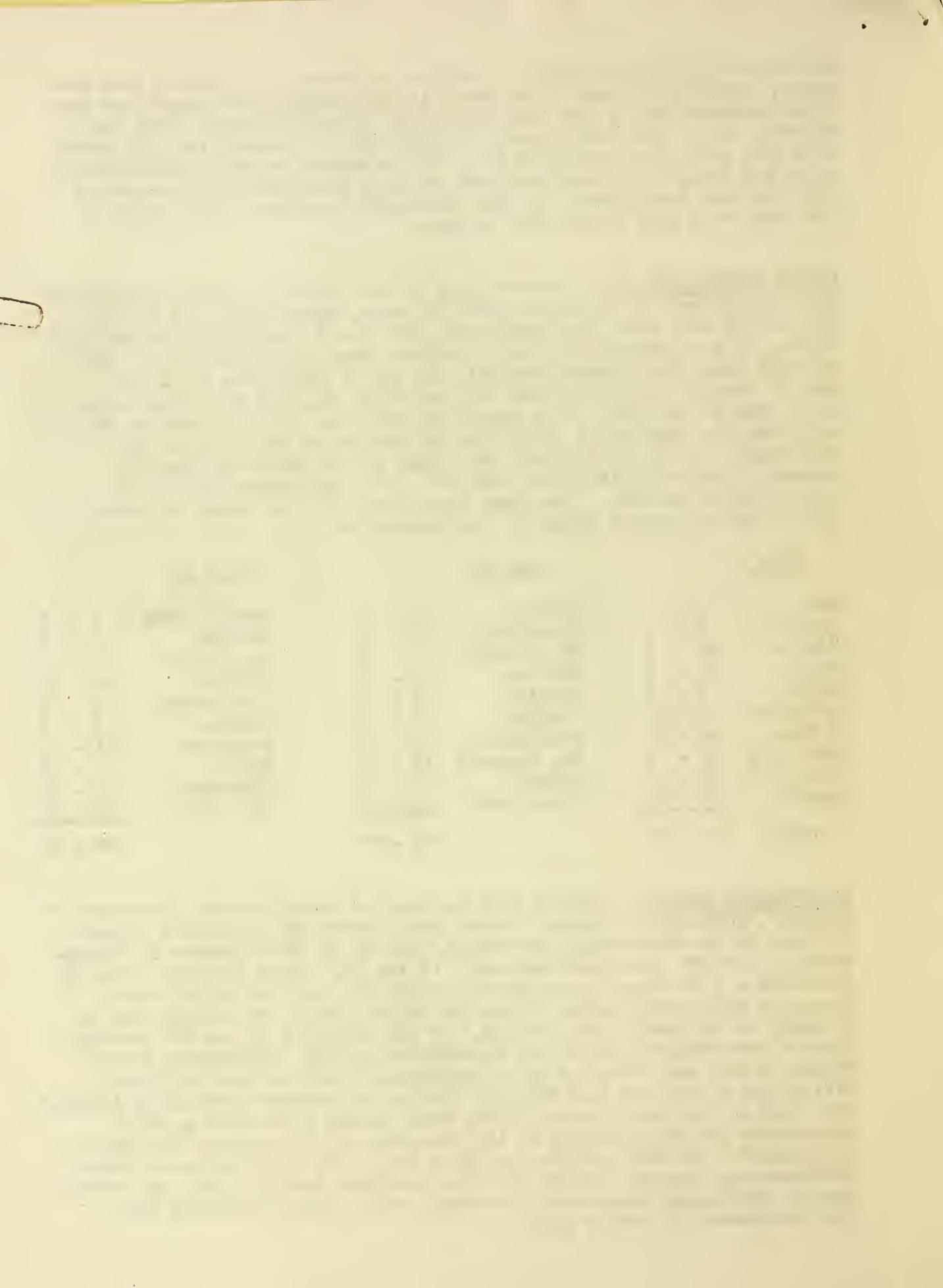


and several additional states in addition to Texas and Wisconsin made more loans. Five states used all of their insured mortgage allotments and were given increases while Iowa used only 25.7% of its allotment. Iowa was, however, 7th in the total number of loans made. Wisconsin led all states with 215, while Iowa made only 115. With a better general understanding as to how insured mortgage loans may be used, particularly in connection with the farm development and farm enlargement programs, it is believed that many more such loans would be made.

LITTLE PROGRESS IN CO'S - Between June 30 and October 31, one county office has "lost ground" in connection with CO cases, eleven have just held their own, and 18 have made some reductions, with one office going from ten down to one. A good many cases have, of course, been "transferred in." Each area has made slight gains downward with Area I going from 111 to 91, Area II from 92 to 68, and Area III from 89 to 81, with the state totals going from 292 to 240. It is recognized that the going is tough at this point and also that about 40% of the 240 are not as yet eligible for settlement, but it is felt that this phase of our servicing should be properly integrated with other work and that a consistent gain in all offices should be made. The first figure below is the number of cases June 30 and the second figure is for October 31:

	<u>Area I</u>	<u>Area II</u>	<u>Area III</u>
Ames	7 - 5	Bedford	5 - 5
Atlantic	7 - 7	Bloomfield	10 - 1
Clarion	10 - 8	Centerville	4 - 4
Denison	10 - 8	Chariton	12 - 9
Harlan	9 - 9	Corydon	8 - 4
Jefferson	11 - 11	Creston	5 - 5
Le Mars	14 - 13	Fairfield	12 - 9
Mason City	12 - 9	Mt. Pleasant	14 - 14
Sioux City	16 - 7	Osceola	7 - 6
Spencer	<u>15 - 14</u>	Shenandoah	<u>15 - 11</u>
Totals	111 - 91	92 - 68	89 - 81

AN EXCELLENT RECORD - Compared with hundreds of Forms FHA-646, "Statement of Account", returned in the past to the Area Finance Office because of non-delivery by the Post Office Department, only 19 of the September 12 "Statements of Account" have been returned. Of the 19, 5 were those of active OL borrowers - 2 of these 5 were returned since the Post Office had had a change of their rural routes within the office, and 1 was returned due to an error in the Area Finance Office. Of the remaining 14 for CO borrowers, 1 had a Form FHA-859, "Advice of Cancellation of FHA Indebtedness," submitted, 8 have had servicing or are receiving servicing from the State Office, and 2 have had Form FHA-113, "Advice of Borrower's Change of Address", submitted to the Area Finance Office, thus leaving 3 CO cases on which supervisors are still working on the servicing of the returned "Statements of Account". We might add that of the 8 CO's, only 2 are borrowers whose addresses are unknown. Credit for this excellent servicing job, of course, goes to the county supervisors and county office clerks for doing this most uninteresting kind of work.



NATIONAL FIGURES ON INSURED MORTGAGES - "During October 275 insured loans were approved in 36 states. A total of 177 loans in the amount of \$1,408,000 were closed. Leading states in loan approvals were:

South: Georgia 24, Texas 20, Oklahoma 12, Mississippi 11,  
Alabama 10, Tennessee 10

East: Pennsylvania 15, Maine 11

Midwest: Wisconsin 25, Missouri 20, Minnesota 17, Iowa 12

"The October 31 report shows 4,583 insured loans, representing commitments of about \$34 million, have now been approved, and 3,667 loans amounting to \$27 million have been closed. Loans by 620 banks, 40 insurance companies and 59 other lenders have been closed in 1,314 counties in 45 states and Hawaii. Twenty-eight percent of the borrowers are veterans,"

The above is quoted from the weekly release from our Washington office. It would appear that Iowa's position could be improved.

NEW SOURCE OF INFORMATION - With the opening of the new radio station KJAN in Atlantic, Iowa, a new source of information has been made available to listeners in the Cass County area. Supervisor Marsden put on a 15-minute question and answer program in regard to Rural Housing and the shipping in of dairy heifer calves to the area. After breaking the ice, Marsden plans to spend more time informing listeners what FHA can and is doing.

HOPE FOR A WINNER - Several of the Van Buren County borrowers own farms that are being checked by a committee named by the bankers of the county to determine the winner of the Soil Conservation Award that is given each year by the banks of the county. One award is given for the greatest progress in the past year and the other one is for the farmer that has done the most on his farm to conserve the soil during the time that he has been practicing soil conservation. Last year Dave Taylor, FO borrower, was declared the winner of the yearly prize.

COMMITTEE HELP PAYS OFF - The Jasper County FHA Committee recently spent the entire day from early morning until dark riding with the supervisor, making calls on OL applicants, their prospective farms and interviewing their prospective landlords. It was an exceptionally profitable day in that the committee members very readily secured applicant and landlord agreements to a substantial number of "improved practices", that the supervisor felt would have taken a great deal more effort for him to have secured alone.

THE SECRET IS OUT - How can the Atlantic office keep all operating loans on a current basis month after month? Planning for next year's farm income this year is one of the big answers. This planning is not just for the usual corn, soybeans and hogs. Last year Supervisor Marsden put special



emphasis on sheep and fall pigs. He succeeded in getting some borrowers to raise sheep and to date, every sheep raiser has made his 1951 payments. Eighty-five per cent of the borrowers in this unit are raising fall pigs this year. The extra income from sheep and fall pigs is helping in many ways.

G.I. WINNER - The Cecil J. Zollars family, Van Buren County, has received the plaque awarded them for being the champion G.I. family in the First District in the G.I. Farm Family Contest held in August at the Iowa State Fair.

GOOD ECONOMICS - Dean Larson, FO borrower in Wapello County, has set a goal for himself with reference to paying off his farm loan. Last year was his first year in the program and he paid \$1000. This year he has already made his \$1000 payment. He has not strapped himself by making these large payments because he has added to his livestock herds. The other day he purchased a purebred Angus bull. He is determined to get his indebtedness reduced while prices are high.

A BIG JOB MADE EASY - In 1948, necessity drove Supervisor Henryson to closing record books by the group method. Assistant Supervisor Allyn's health at that time was so uncertain that it was probable that he could be of no assistance in the closing of the 35 record books; therefore, the clerk typist and the supervisor formulated a plan whereby the borrower completed the 528 and other forms which were necessary for the statistical part of the Annual Meeting.

In these groups there were from 6 to 8 families. This year it is planned to go one step further and have them complete the next year's Farm and Home Plan at the group meeting, which should not take more than one-half hour's additional time. For the last two years, the Taylor County office has closed around 35 record books, completed the 528's, and made all charts with a minimum of time involved.

It is realized that the personal interview might be more effective in some instances, but these borrowers know how the figures are obtained and farm management practices are forever coming to the limelight when this group method is used. First year FO borrowers, however, are given individual attention.

A GOOD BIRTHDAY GREETING - Mike P. McLaughlin of Wright County celebrated his 47th birthday by becoming the owner of the 160 acre farm he has been living on for the past five years, according to Harry L. Ladman, local supervisor for the FSA at Clarion. It was merely coincident that Mike received the deed to this farm on his birthday. It is Mike's hope that before too many birthdays roll around he can burn the mortgage. Mike started farming in 1941 with the assistance of a FSA operating loan. He contributes the success of his good Holstein dairy herd to the purchasing of the ten dairy heifer calves from Wisconsin at the time he started farming.



CHECK-OUT—TIME FOR PLANNING — Many items in this issue of Tall Corn News indicate that much good work has been and is being done in the way of improved farm practices and these, plus the thousands of others not covered, should lend encouragement to this part of our work. The annual "check-out" for FO borrowers is just a few weeks away and it will be recalled that these sessions with borrowers should be devoted primarily to the task of planning future operations with each borrower. With the records of this year's operations at hand and the strong and weak points of each of the borrower's program apparent, there can be little question about this being the time and place for effective planning. It is hoped that every supervisor will take full advantage of the opportunity.

FROM FATHER TO SON — In 1939, George W. Triska of Henry County obtained a farm ownership loan. From 1939 to 1947 Mr. Triska paid his FO loan in full and had increased his net worth from \$2600 to a very substantial figure.

This year one of his three sons, Robert Triska, obtained an operating loan from the FHA and purchased one-half interest in his father's livestock and machinery. Bob is presently building a dwelling on the home farm and will be in full 50-50 partnership with his father next year. We know Bob will make a good farmer from the fine showing he has already made. It is gratifying to see cooperation such as this within the Triska family, and we are happy that the FHA had a part in their success. (Note: It will be recalled that Mr. Triska's FO program was used in the "Planning That Pays" pamphlet written by Paul V. Maris, former Director of the FO Division, and distributed to the field nearly a year ago.)

TIMES HAVE CHANGED — In 1939 George Ferguson, Ida County FO borrower, constructed a new barn. The complete cost was a little less than \$1600. On a recent visit to the Ferguson farm, Mr. Ferguson advised he was constructing a new corn crib and it would cost about \$5000. "Times have sure changed," said Ferguson. Incidentally, we could also say the same. Borrower Ferguson in 1939 was just an average applicant — today his loan is paid — he owes no debts — has a carload of cattle on feed on a beautiful red clover pasture and 200 head of spring pigs weighing about 100# when this was written. When asked about the cost of the new crib Ferguson said, "You fellows always preached pay as you go, so I am paying cash for the crib."

THESE CUPBOARDS NOT BARE — The wife of an operating loan borrower in Des Moines County, Mrs. John L. Eaton of Route 2, Burlington, Iowa, is winner of the Iowa Home Food Preservation Contest for the second year in a row. This contest is sponsored by the Iowa Horticultural Society. Not content with her excellent canning record of last year, she did even more this year for her family of six in the way of food preservation by preserving the equivalent of 1856 quarts of food and storing 54 bushels of produce. This homemaker deserves a great deal of commendation for her live-at-home program, especially in view of the fact that she was ill for several weeks during the year. This is the third year in a row for this award to go to southeast Iowa.

Mrs. S. Earl Gillis, wife of a Henry County OL borrower, placed third this year in this same contest, with the equivalent of 1149 quarts canned and 34-3/4 bushels stored.

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GOOD EATING AHEAD - Mrs. Francis W. West, Clayton County homemaker, started a very good home food production program when she and her husband got an FSA loan in 1945, and has kept it up each year since and, in fact, has improved on it as her record for 1950 shows: 520 qts. canned vegetables, 275 qts. canned fruit, 55 qts. canned meat, 35 qts. canned pickles, 20 qts. preserves, 20 bu. potatoes stored, 3 bu. vegetables stored, 1/2 bu. dried beans, 160 lbs. chicken in locker, 35 qts. fruit in locker, and 320 lbs. pork and beef in locker. The cash money saved with this fine home program played its part in enabling the family to pay off a \$2500 loan on an 80 acre farm with 65 crop acres and rented on a 50-50 livestock share basis. On November 9 this family was approved for a FO loan and it is easy to understand why.

DOESN'T KNOW WHEN TO QUIT - Mrs. William Marriott, Van Buren County, uses a pressure cooker to do much of the family canning. This year she has a nice supply of fruits, vegetables, stock for soups, preserves and pickles as well as wild and tame honey; in fact, there are 6 in the family and she has about 130 quarts per person as well as 50 bushels of Irish potatoes and 5 bushels of sweet potatoes. Bill swears that he will never don an apron again to help in the canning. "She never knows when to quit," he says.

ITEMS FROM REPORTS TO COMMITTEEMEN - Most of the supervisors' reports to their county committeemen at the close of the first quarter were the kind it is believed the committeemen would appreciate as a means of keeping up to date on the program in their respective counties. Some, however, fell short of the mark. If county committees are expected to keep an active interest in the work of FIA, a comprehensive narrative report once each quarter which covers the work of the supervisor with borrowers is surely in order. The following items have been "lifted" from a number of the October 1 reports:

Centerville: "There is gold on these farms - at least Charles Cross, one of our new FO borrowers thinks so. Last spring we talked Cross into seeding about one pound ladino per acre with his red clover. The ladino grew beyond our expectation and instead of clipping it after the oats were combined, Charley let it stand. He cut it for seed and the first time through with the combine he had 97 pounds of clean ladino seed from the 10 acres. He is running it through again and will probably get almost as much the second time. Even so, on the 97 pounds he now has at \$2.00 a pound, he has realized about a \$20 per acre return from a \$2.50 per acre investment.

"James Nash, a member of the Monroe County FIA Committee, was very instrumental in obtaining a good stock-share farm for Olin D. Laws, one of our OL borrowers. Jim knew this good farm was going to be for rent and he had also observed the very fine progress Laws had made on a thin, worn-out farm. He was sure enough of Laws' ability to operate a farm that he took Laws to meet Frank Bell, owner of the farm. He helped them reach an understanding on the ownership of the property, aided in drawing up a long-time lease, and assisted in deciding on the farm management practices that should be followed on the farm. At the present time, the tenant and landlord are working on building improvements, terracing, and other land development. The landlord has a purebred Shorthorn herd which should help Olin get his start in registered Shorthorn cattle."



L'ason City: "We have spent considerable time in working with landlords on leases. We spent several days with the Soil Conservation boys in working out complete soil programs on both our farm ownership and operating loan borrower farms."

Des Moines: "We have come a long way from the time when operaing loans were made just because a fellow was up against it financially or needed credit which he could not get elsewhere. Today such loans can only be made with the understanding that the money loaned will be used to inaugurate some improved practices which will enable the borrower to make greater progress and do an all-around better job of farming."

Jefferson: "During September, we held a terracing and gully control demonstration field day at the Charles Oberholtz place, a FO loan in Guthrie County. Terraces were laid out and constructed with regular farm equipment, and a large open ditch was filled and seeded for a grass waterway to carry the water from these terraces. This demonstration was held jointly with the SCS and County Extension Service in Guthrie County. We were quite well pleased at the interest which was shown by other people in that vicinity. It was estimated that between 150 and 175 neighboring families were present, and a goodly number of them took their turn at working various pieces of equipment and actually doing the work of constructing the terraces and filling the ditch on this farm. All concerned felt that probably a number of families present would be highly encouraged to do work of this type when you were able to show them that it could be done with ordinary farm equipment."

Dubuque: "All of the operating loan funds have been used so there will be no way to make any more loans of this type. Funds for real estate loans, of course, are still available. You will note that we have submitted five real estate loans since July 1, and that a minimum goal of nine loans has been set up for this office. We have submitted three more loans this month which gives us a total of eight. Two other farms have been appraised with fair prospects of loans."

Decorah: "The construction work required on a number of farms was thrown off schedule somewhat by the shortages of materials, principally cement. But some of the families have been able to make very noticeable improvements where the buildings and yards needed material and labor, mostly the latter. This was particularly true of the Donald C. Aslaksen family in Fremont Township, Winneshiek County. This family has certainly cleaned and brightened up the place and made a very pleasing view for passers-by. Attention was also given to checking gully formation in many of the fields by plowing in and seeding the ditches. A step toward improvement in the hog program was taken this fall by the purchase of a one-half interest in a top Chester White boar from the Austin Hog Show. He will obtain Chester-Spotted Poland China gilts from neighbor Roy Middlebrook, a paid-up FO borrower."

Shenandoah: "William Broughton, who lives northeast of Riverton, has done a bang-up job with his hogs this year. He had 20 sows to farrow this spring and has saved 152 pigs that average about 175 pounds as of October 1. He held ten sows over for fall farrow and they produced 94 pigs.

"Eugene Fender, who farms southwest of Riverton, has a very nice set-up on the farm that he is buying. He has 39 Hereford cows and 32 calves this year. The whole 80 is seeded down. This will be Eugene's last year with us and he is off to a fine start."



"If you ever get in the neighborhood of Villisca I would like to have you stop in and see Harold Hart, a Farm Ownership borrower who really has the place fixed up as we like to see it. He has nearly all of his place terraced and uses a rotation whereby his yields are up to about 70 bushels of corn per acre. Harold has ten sows with 90 fall pigs. He had his spring pigs off in six months this year but had a little less than eight average. Harold started out with one Milking Shorthorn heifer calf a few years ago and has finally worked his herd up to a point where he has only four that are not purebred.

"Gail DeBolt, farming southwest of Randolph, is doing a very fine job on his father-in-law's farm where he moved this year. He hopes to have a complete soil conservation plan on the place by next year as he has torn out all the fences and contoured everything this year. He seeded down over 60 of the 160 acres this year so is on the way for larger yields.

"Vernon Grafft has 150 spring pigs that he has had on clover all summer and early fall and had them up to about a 200 pound average on October 1. His good clover pasture helped to reduce the other feed requirements very materially."

Spencer: "At present we have nine operating loan borrowers who do not have farms for next year. At least four of these families are excellent farmers and are very deserving of being able to continue on the farm. If you know of a farm that is not rented for next year, I would appreciate your getting in touch with either Mr. Miller or me and we will attempt to work out a satisfactory lease with the owner."

Clarion: "We have had applicant-committee meetings in all of the eight counties serviced out of the Clarion office. All applicants, their wives, and some of the landlords were invited to these meetings. We had group meetings for the first hour then individual appointments with each family applying for a loan. As a result, we ended up with 27 approved applications for the entire territory."

Marengo: "Inasmuch as we have an allotment of only 7 operating loans, you appreciate the fact that our energies and efforts this year will be directed toward writing Farm Ownership and Farm Housing loans. At the present time, we have two loans which I feel very sure will go, another that is probable, and another one that is possible, which would make 4 out of our goal of 5. Personally, I feel we should be able to write more FO loans this year. However, they will be in the form of farm development where we are assisting the family in a building or a soil management program. The committeemen have been very valuable to me in working these loans out and I trust we will have other FO loans to report to you as we go along."

Atlantic: "Last fall and winter I was able to convince a few borrowers to try sheep. I am happy to report that those borrowers who purchased sheep were in during the month of September and have made their payment for this year and have money left to buy gas, etc. It would certainly appear that there is a place for more sheep on our farms in southwest Iowa.

"I have estimated that approximately 85% to 90% of our borrowers are raising fall pigs. The value is beginning to show up now since they will have money for their spring expenses and additional loans for operating expenses to them in the spring have been cut to a minimum."



Fairfield: "Many of the children of borrowers and former borrowers of our three counties won prizes at the Keosauqua and Eldon Fairs. These prizes were in hogs, sheep and cattle. Through the children's 4-H work, many of our borrowers became interested in better livestock."

Charles City: "It seems to be difficult to operate a county office satisfactorily with strings on the purse tied in a double knot. With the normal run of applications for loans a supervisor derives little satisfaction out of studying various ways of saying no, rather than looking for reasons to say yes. We could easily be doing 75% more good than we are doing by having an adequate supply of loan funds available.

"Borrowers have been making good progress on their loans. All of 'our' loans are on a current or paid ahead basis. We only have one delinquent loan that is a move into Chickasaw County from another state and he moved in delinquent.

"Practically all borrowers seem to have turned their ingenuity toward observing better farming and livestock practices. As the supervisor visits farmers most of them seem like entirely new farmers from what they were two or three years ago. Their places are cleaned up and their livestock is being cared for and fed, with chores done in a superior fashion."

West Union: "George Fenton, P&S borrower east of West Union, always a good hog raiser, before this year raised his hogs in a hog house without a legume pasture, and balancing their ration with an abundance of commercial feed. This year he moved them out on ladino clover, and put them on a ration of corn, oats, skimmed milk and the ladino clover. He does not have figures to show how much cheaper his gain has been, but is convinced that his net profit will be much more this year."

Corydon: "Floyd W. Gross marketed 41 spring pigs from six sows for \$1620. He has 55 fall pigs from the same sows.

"In the last report I told you that Howard Blevins saved 35 lambs from 26 ewes. These lambs brought him \$735, and the wool from the ewes brought \$114, making a total of \$849. This is not bad from an original investment of \$384.

"Mr. and Mrs. Wilson Grismore and family are busy turning light switches on and off these days. They just had their house wired last month and they are now enjoying some of the conveniences of electricity.

"Guy Scott was undecided in July about feeding his hogs out for market. We finally decided to buy some corn and finish them. \$350 was paid for feed and he recently marketed 43 hogs for \$1663. Guy admits he did all right and his payments to FIA have been made for this year."

Sioux City: "We have delivered 117 Wisconsin dairy heifers. These were mostly Holsteins and Guernseys. Some of these went to former borrowers and some to non-borrowers (mostly GI agricultural students). A few deaths have been reported, but I doubt if the percentage would be any higher than normal. We have had a lot of fine reports regarding these calves."



Sigourney: "The local supervisor can't resist the temptation to crow just a little. You will note that our percentage of delinquency is 0. We may never reach it again but it is rather satisfying to know that your territory reached it once. The nice part about it is the fact that we did not have to hold a foreclosure sale to accomplish the goal. I want to take this opportunity to thank the Committeemen for the work that they have done."

Independence: "Good soil conservation practices are being adopted by more and more Iowa farm families. Ten years ago when we were making the first 'Tenant Purchase' farm loans in this area many people grinned if you talked too loud about conservation. We didn't 'sell' every family we accepted an SCS plan either.

"Remember the veteran family (Joe Rochford) we visited August 8th during the four county committee meeting and took the hayrack ride over the farm he wanted to buy? When the appraiser and I visited him a few days later we met Earl Lyons, SCS Technician, and Joe out in the field talking things over. Joe was busy doing what he could for the farm and himself, even as a tenant. Maybe that's why some of you appraised the farm and then added a couple of thousand for the man. By the way, that farm appraised at \$14,000. I believe as a group, after we shook the hat, our figure was \$13,750. Not bad! We feel good that all of the farm ownership borrowers in this territory that have received loans since the war have adopted sound soil programs on their farms.

"This is the time of year when income from soybeans, hogs, corn, etc. (lump money) starts rolling in. And its a time when repayments on mortgages fall due in Iowa. We'll be busy contacting families in the office and on their farms during the next few months."

Creston: "We have processed a subsequent loan for Donald Marxen, of Adair County, to enable him to purchase, with his landlord, seven top-notch first- and second-calf heifers from Wisconsin. They will now have a herd of sixteen Holsteins and are getting started on their testing program with the D.H.I.A.

"The mention of Holsteins and D.H.I.A. reminds me that Russell Staggs, of Union County, has just completed another year's D.H.I.A. test and his herd production for the year was a 441-pound average."

Denison: "As you know we were allotted only sufficient funds to write eight Production and Subsistence loans this fiscal year. Five of these loans have been written so far to: George Riley, Sac County; Harold J. Fredericks, James C. Launderville, Walter T. Michaelsen, and Carl Miller, all in Crawford County, leaving three to write. We have approximately 38 applications on hand, many of whom are veterans and very deserving of our assistance.

"Leroy Lill, who has been farming 80 acres just south of Ricketts, is holding a closing out farm sale due to the fact that he is unable to find a satisfactory farm for next year. At present we have four borrowers who do not have farms leased for next year. If you hear of any farms kindly advise me.



"During the month of September a Farm Ownership meeting was held at the American Legion hall with 60 people in attendance. Mr. Young from our State Office assisted with the meeting and explained the different types of Farm Ownership loans available from the Farmers Home Administration. At present we have approximately 70 applications on hand and a large number of these applications came to us as a result of this information meeting. It is my sincere belief that more of these meetings should be held."

Le Mars: "Most of the FHA families have done well. We are among the few offices that have been able to report no delinquent cases this fall. In fact, the only delinquent borrower we have at present could have made his payment but we felt it would be advisable to feed his pigs to a better weight as he will need all the money he can raise for next spring's operations.

"We have a number of applications on file, some of them quite desirable, but owing to their inability to get farms, we have not called the applicants to a committee meeting. I would appreciate it very much if each one of you would make a special effort to locate desirable farms that might be leased for the 1951 crop year as we also have a number of present loan operators who do not have leases for 1951."

Bloomfield: "All the Goodyear Soil Conservation Awards were again given to FHA families. They were FO borrowers D. C. Bollman and Uncle Hubbartt, along with OL borrower Carlon Cary. These men were recognized for carrying out sound farm plans along with a balanced livestock program. Community service was also considered.

"Last spring an effort was made to encourage seed production. Results have been gratifying. Trefoil was harvested for the first time along with an increased acreage of ladino, red clover, alfalfa, white dutch, brome and timothy. Many operators not only will save themselves a sizeable outlay but will have a cash return for seed sold. Seed production in this area can be a great boost to soil conservation."

Bedford: "Hugh McColloch, FO borrower in Lotts Creek township, Ringgold County, is making several terraces this fall. The unusual part in this story is the fact that he is the only one in that territory that I have noticed that contours his corn and is now building terraces. We trust that this will be a good demonstration for the neighbors."

WORTH SERIOUS THOUGHT - "Many recent experiments demonstrate that improved pastures produce as much livestock feed per comparable acre as high yielding corn crops and considerably more than other grain feed crops.

"In North Carolina improved pastures produced total digestible nutrients equal to an 87-bushel corn crop. In this case corn yields on comparable land were only 50 bushels per acre. On Utah irrigated land improved pastures produce silage about equal to silage corn and 30 percent better than corn for grain. In Ohio experiments, meadows outyielded grains in feed units.

"The cost per unit of pasture production is lower than for corn and for other grains. Studies of comparative costs per 100 pounds of total



digestible nutrients show that production on improved pastures costs less than a third of corn for grain, about a third of corn for silage, and only one fourth of oats for grain.

"Returns from pastures per man hour of labor are strikingly higher than for other cultivated crops--six times more than from corn, nine times more than from oats, and nearly ten times more than from barley."-- From R.F.D. Letter.

A NEW CONSERVATIONIST - When Charles A. Donahue, Taylor County, received his operating loan for the crop season of 1948, it was decided that the cropland would be planted on the contour. The landlord at that time showed no interest whatsoever. In fact, he wanted to farm the same way that he had farmed for 40 years.

From time to time, Supervisor Henryson talked to the landlord in regard to contour farming, fertilizers, liming, etc. On November 1, he contacted the office in regard to a prospective tenant for one of his farms. He stated that he was now liming, putting on fertilizer, and that every lease that was written would include the contouring of all row crops. Tenant Donahue apparently revealed the benefits of contouring intertilled crops to the landlord.

IT "WAS" A THIN FARM - Good soil management along with favorable weather conditions bring rapid response. The Charles H. Mustard family, Davis County, finds that the thin 160+ acre farm purchased some five years ago is now producing more pasture and hay than their livestock is able to consume. To hasten along the cattle program they recently purchased five head of purebred Holstein heifers from the State Hospital Herd at Mt. Pleasant.

GOOD FARMING ALWAYS PAYS - OL borrower Sam Bell of Winnebago County has convinced himself and his landlord that a little hard work along with some sound soil management practices really pays. Two years ago when Sam went on the farm it was a "sorry farm". During the past two years 40 acres of abandoned land has been brought into production. A contouring demonstration on the farm recently brought some of the neighbors out and they all verified the statements made regarding the condition of the farm when Sam moved on. The farm will be under complete SCS agreement this coming spring and with the combined efforts of the Winnebago USDA Council the farm is being planned for a model demonstration farm in that area of the county.

20 BUSHEL INCREASE WITH FERTILIZER - About 100# of 0-16-20 was used on a portion of Floyd Rief's contoured corn near Woodbine in Harrison County, and from the records, compared with rows having no fertilizer, this corn yielded about 20 bushels more per acre. The same fertilizer mix was used on new alfalfa seeding and was knee high by September 1st. Areas not receiving fertilizer on the new seeding had only small spindly plants.



SOLD ON CONTOURING - Galen L. Hauge, Farm Ownership borrower in Hancock County, placed his farm under a complete SCS plan this year. He plowed up some old permanent pasture which had run out and planted corn on the contour. He fertilized according to the recommendations of the Soil Conservation Service and the results were: this year he harvested approximately 25% more corn off fewer acres. He was somewhat skeptical about contouring at first but is now really sold on this method of farming.

\$300.00 PER ACRE - Most farm operators find trefoil seed difficult to save in their first attempt to harvest the new legume. However, one Davis County man thought himself to be fortunate in harvesting 200 pounds of seed from one acre. Seed in this area has been selling for \$1.50 per pound wholesale.

EARLY BIRD - Supervisor A. Robert Koch of Marengo believes in seeing that his borrowers get in early on improved seeds so has contacted the growers in his four counties for the new Shelby oats seed and has already placed 260 bushels with seven borrowers and expects to get more distributed. It seems just as logical for FWA borrowers to "get in early" on improved strains of seed as anyone else and most supervisors, we hope, are doing just what Supervisor Koch has done.

BROUGHT BACK TO LIFE - For the past 15 years a 40 acre piece of land on the Frank Hensiek farm in Woodbury County has been rented free and the neighbors cannot remember when a decent crop was harvested from it. Three years ago when Hensiek acquired the farm the neighbors told him not to try to farm the 40. After trying to farm it for 2 years Hensiek decided the neighbors were right. Last year the Hensieks were made a Farm Development loan and this past spring borrower Hensiek applied 150# of 0-45-0 plus 50# of nitrogen per acre. Result - oats went 37 bu. per acre and there is one of the best stands of new seeding of brome and alfalfa in the community on the 40. Five pounds of brome and six pounds of alfalfa were seeded.

CHALLENGE TO NORTHERN IOWA - The SCS advised Homer Roberson, FO borrower, Davis County, that a particular field of (Lindley) white oak soil should be left permanently to grasses. However, after five years of sweet clover, alfalfa, and brome, Roberson couldn't resist plowing. This fall Roberson was highly pleased to have the technician and the supervisor observe a field of corn that was making 75 bushels per acre in an unfavorable season.

PIGS AND MORE PIGS - Francis C. Hays, whose farm development loan was closed in February, 1950, is proving to be one of the top-notch farmers in Henry County. This fall he was one of three Henry County farmers to receive the Goodyear Soil Conservation Award for his outstanding program in conservation. Not only is he strong in conservation but in all phases of farm management as shown by his hog and building improvement programs.

Last February, 11 gilts farrowed 85 pigs and in 8 weeks 73 pigs were sold for \$700. In April, 12 sows farrowed 94 pigs which were all saved and sold at 8 weeks of age for \$1128. In July, 9 of his gilts farrowed 61 pigs



and all of these were sold at the age of 12 weeks for \$960. In October, his 12 sows farrowed 125 pigs and these will be marketed the latter part of November. This is an average of more than 8.5 pigs farrowed per litter and a good possibility of selling 8 pigs per litter even including what Francis calls poor results from his first group. Next year, he intends having groups of 6 sows farrow every 2 months and to sell pigs from 8 to 10 weeks of age. When asked the reason for selling as feeder pigs, his reply was as follows: "I always seemed to be out of corn by the time my pigs were ready for market, and I was always finishing them when the market was lowest. This way I have plenty of feed and there seems to be a strong demand for my feeder pigs the year around."

Since the closing of the loan in February, a new residence has been developed and a pole type barn with milking parlor is nearing completion. Next year Francis would like to tear down the present old barn and build another pole type barn.

At the rate changes are being made on this farm, we can see no reason why his other plans won't be a reality before long. Also worthy of mention are his dairy program, home food preservation program, and various other phases, but the above gives a good idea of what a hard-working, cooperative farm family can accomplish.

PLANNED PROGRAM PAYS OFF - A nine pig average from 8 sows was again achieved by operating loan borrower Earl Christensen in Audubon County. Last year he raised 57 pigs from 6 sows, and he has been following the book so far as breeding and feeding is concerned. This young farmer has accomplished more with his hogs in 2 years than many accomplish in a lifetime. All of his 1950 crop has been sold and a payment of \$1000 was made more than a month ago. He is also planning for a more complete hog program for 1951, with new portable equipment and of course the use of clean ground.

BELIEVES IN SKIMMED MILK - FO borrower, Lloyd T. Ring, of Harrison County, believes in pinching his pennies and also in feeding skimmed milk to his hogs. He has finished 29 hogs at  $5\frac{1}{2}$  months, to a weight of 220#, with no commercial feed other than a simple mineral mix. This probably could not have been accomplished with a larger group of hogs, but he does figure that the skimmed milk saved at least \$150 in his protein bill this year.

AN IDEA FOR OTHERS - Borrowers in Cedar, Clinton, Muscatine and Scott Counties will have an excellent opportunity to purchase purebred boars and a few gilts from Mr. S. Price Martin, Cedar County borrower, next fall. Mr. Martin has made an excellent record in raising hogs on clean ground the past two years, and received the Swine Achievement Award at the annual Achievement Day at Ames last July.

An agreement has been reached between Mr. Martin and the County Supervisor whereby the Farmers Home Administration would help him purchase ten purebred gilts and a purebred boar, with the understanding that all the boars and extra gilts that he has for sale next fall would be offered to our present P&S and FO borrowers in this area and at a reasonable price.



With the advice and guidance of the State Field Representative, Fred U. Morgan, Mr. Martin purchased ten outstanding Poland China gilts and an unrelated Poland China boar on October 19, 1950, and we are looking forward to getting a lot of good purebred boars and gilts on our borrowers' farms next fall at a reasonable price.

WHO CAN BEAT THIS? - Earl J. Salterberg, FO borrower in Jefferson County, gave a sow to his son for 4-H work. The boy and the sow have done a remarkable job of producing pork. On February 11, the sow farrowed 14 pigs. Twelve were raised and marketed. This litter went to market at  $5\frac{1}{2}$  months and averaged 211 lbs., and brought 25¢ per lb. On August 23, the sow farrowed another litter of 14 pigs. Twelve of these were saved.

GOOD CARE PAYS OFF - Gerald Hill, Page County operating loan borrower who started farming in 1950, changed his plans in hog raising after he saw that bred gilts were selling high this spring. He had planned on buying seven bred gilts for April farrow but after reviewing his plan he decided that his feed cost would be larger and chances of getting gilts that had been properly cared for were very slim. He decided that he would have a better program if he bought ten open gilts in March and bred them for July farrow. Jerry mixed his own protein and cared for his gilts like a hen does her chicks. The sows showed their appreciation by raising 79 pigs to weaning age; he has 77 raised up to an average of 130 pounds in four months and feels that he has had an economical gain on the alfalfa they have been feeding on. He also purchased 12 Wisconsin dairy calves this summer for \$600 and has all of them off to a fine start without any death loss.

WHY TAKE SIX MONTHS? - Recently Argene Grafe of Palo Alto County made a payment in the Spencer office from the sale of 21 hogs which averaged 208# on sale date at the age of 4 months and 15 days. Argene got a good price for his hogs, receiving \$23.75 per cwt. Had it been necessary for him to feed the pigs the usual 6 to 9 months, he would have hit a market lower by at least \$14.00 per hog. Mr. Grafe, a new borrower, was one of the farmers "rescued" by the FIA from being sold out last spring when his creditor could not carry him any longer. He demonstrated how a few suggestions regarding good hog practices can make a big difference in hog profits.

ON THEIR WAY - The Alfred Maas family, operating loan borrower family in Iowa County, received their first loan on September 28, 1949. At that time, they had 1 Guernsey cow and 3 Guernsey heifers. The other cattle consisted of 2 Angus, 3 old Jersey cows, an Ayrshire, and 1 Holstein heifer. It was impossible, at that time, to either make arrangements or to set up enough money to buy a complete herd of Guernsey cattle.

Today, a little over a year later, he has traded, purchased and exchanged, and through a program of artificial breeding, has thirteen Guernsey female stock, consisting of 3 cows, 5 long yearling Wisconsin heifers, all of which are bred artificially, and 5 close springing heifers.

This family is current with their loan payments, is practicing a clean ground system for his hogs, and is making notable progress.



A GOOD TRADE - When farm ownership borrower John Hammell, Allamakee County, moved to his 100 acre farm in March, 1950, he made arrangements with a farmer living nearby to exchange his Hereford cows for Holstein cows. This better fitted the needs of both since Mr. Hammell would have less pasture on his new smaller farm, and the neighbor would be cutting down on his labor requirements for chores since he had reached an age where he desired to take it easier.

The Holstein cows were of average quality and had been handled in a satisfactory manner. The former owner generally bred the cows to a beef type sire since he was looking forward to a beef program. Mr. Hammell was interested in developing an improved herd of dairy cattle; he immediately joined the county Artificial Breeders Association.

The goal is some distance in the future, but as in all undertakings, there must first be the start. The early results are perfect since the first nine cows bred required only first services.

NOT A BAD INVESTMENT - Some of the advantages of getting good dairy stock was brought home quite forcibly to Supervisor McElhinney just recently when one of his borrowers had some unfortunate circumstances occur which caused him to have to sell his dairy herd. Four years ago he got ten Holstein heifers for \$360. One of these did not breed and she was sold for beef for \$224 when she was a little over a year old. Three years ago he purchased ten more Holstein heifer calves for \$450 making a total investment of \$810 less the \$224 which he received for the heifer sold, or a total of \$586 invested in the calves. The first year they were in production they brought in \$200 a month over a nine-month period and this past year with the others in production and lower prices they averaged around \$300 per month. When he sold out the other day they brought over \$4000 which the supervisor thinks is a very good return for his labor and investment.

PERSONNEL ACTIONS - Ellen G. McAdams, County Office Clerk, Denison, Iowa, resigned September 1, and Marian Fitzpatrick was appointed to fill the vacancy October 16. Miss Fitzpatrick had been working for the Dou<sup>t</sup> Milling Co. in Denison for several years.

Mrs. Sophie A. Sheldon who had been the County Office Clerk at Clarion, Iowa, since March, 1946, resigned September 6 to devote full time to her home.

Mrs. Mildred E. Corey who had been the State Director's secretary since August of 1949, was transferred October 1 to fill the County Office Clerk vacancy at Clarion.

Charles O. Doty, FO Appraiser, resigned October 3, to return to the farm.

Miss Arlene M. Ellis was promoted from Assistant County Office Clerk to County Office Clerk at Chariton October 15.



Mrs. Elma M. Hofmeyer, FO and Property Insurance Clerk in the State Office, resigned October 13, to move to Iowa City where her husband is continuing his studies at the State University of Iowa. Elma is working with the Iowa Geological Survey in Iowa City.

Miss Mary E. McQuern, County Office Clerk at Atlantic, was promoted October 15, to replace Mrs. Hofmeyer.

Clara Mae Metz, a former FSA employee from 1939 to 1942, was appointed as County Office Clerk October 16, to fill the vacancy in Atlantic.

Miss Janet M. Nordholm, Clerk Stenographer in the State Office, resigned October 13 to be married, and is now living on a farm near Waukeee, Iowa.

Richard M. Kunkel who has been the County Office Clerk in our Muscatine Office since June, 1949, entered into active duty with the U. S. Army October 26. He will be on military furlough with our agency until he is discharged from the service.

Dorothy M. TeStrake was appointed County Office Clerk to replace Mr. Kunkel at Muscatine November 6, 1950.

Jack H. Cowen, County Supervisor at Mt. Pleasant, who has been in the Active Navy Reserve since he left the military service after "U.S. II" was called and he entered into active duty October 29, and is now on military furlough.

James R. Hazlitt, Assistant County Supervisor at Centerville, was promoted and transferred to the County Supervisor position at Mt. Pleasant to replace Mr. Cowen.

